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Valentine's Day may be gone for this year, but it's the right holiday to remind you to begin (and continue) conversations about money with your loved ones. Whether just engaged, together forever, parents, or children, everyone benefits - now and in the future - from talking about money.

Stay On Course with all of those important to you - have that conversation today! See you next month.

-Jennifer Lane, CFP

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## Talk, Talk, Talk

### Talking about your financial future

Keeping your goals on your radar screen is difficult with work, life, and play schedules. One sure way to ensure a secure future is to have regular conversations about your finances and financial goals. Monthly reviews are important for singles and couples. Regular reviews are good for other family members as well.

### Couples just beginning their lives together

The goal here is to start money talk early and develop a process.

- Review both of your credit ratings
- Combine all your finances - even if it's only on an account aggregator like [Mint.com](#)
- Discuss your goals - for now and for the future
- Make your monthly money meeting a habit

### Couples who have been together for a while

Communication is the key here.

- Start with a conversation about where you are now
- Come up with a joint, long-term financial goal that you can work on together
- Have a "no blame" rule - just talk facts
- Make your monthly meeting a habit

### Parents

Open the lines of communication. Start a conversation.

- Use your own experiences to broach the topic with your parents
- Be respectful of their privacy
- Remind them that you're available and open to further discussions when they are ready

### Kids

Have fun, be consistent, and set boundaries.

- Give them an allowance so they can learn how to use money
- Have regular conversations about how to make responsible decisions
- Give the gift of a [Money Savvy Pig](#) so they can take control

## Q&A

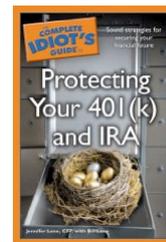
**Q: My wife and I have been married for 3 years, but we've been together for 15. I really appreciate that she has always managed our joint household account and makes sure all the bills get paid. I know you're recommending we talk more about expenses and money in general, but why rock the boat when**



Jennifer's Hint

It's easy to lose sight of the big picture and let some of the financial planning, such as investing and creating retirement accounts, take a back seat. But don't do it! Make retirement planning much easier by making it a regular part of your monthly money meetings.

### Get more tips in Jennifer's book



(click for link)

### Helpful Websites

Mint.com

Yodlee.com

MoneySavvyPig

Sometimes I Feel Like a Piece of Boloqna



**everything is going fine?**  
**-Chris in Newton**

**A:** Talking about money doesn't need to mean disrupting a process that has worked for you for many years. Money talk is all about sharing information and meeting shared goals. Whether you're trying to build a nest egg for retirement or a child's education, or even just making ends meet from month-to-month, regular talk about money can help make your priorities clearer and will absolutely help you meet your long term goals.

If money talk has been difficult in the past, start slow and focus on the big picture. Start a discussion about your long-term priorities and dreams. Don't get picky about the short-term small stuff. Once you're both on the same track with the big things the details will fall into place more easily.

## What's New

**In February, Women's Business listed [Jennifer as one of the region's leading Top Ten Financial Advisors](#) naming her one of the dynamic women their readers turn to for top-notch advice in meeting their financial goals.**

**[Fox 25 News interviewed Jennifer](#) on the [new credit card rules](#) that took effect February 22nd.**

Compass Planning Associates helps families, individuals, and small-business clients achieve financial security, knowledge, and control over their money. Our **fee-only, client-centered approach** provides education and guidance for achieving financial goals and dreams.

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